

CLAIMS

What is claimed is:

1. A method of using non-exempt organizations in the provision of credit repair services comprising the steps of:

providing an exempt organization that performs, or will perform, credit repair services;

providing a non-exempt organization that has the capacity to deliver goods and/or provide services that are or may be useful in rendering credit repair services;

causing the exempt organization to enter into an agreement with the non-exempt organization;

providing in such agreement that the non-exempt organization shall perform services related to credit repair;

providing further in such agreement for payment by the exempt organization to the non-exempt organization before the credit repair services rendered by the exempt organization are fully performed;

causing the non-exempt organization to provide said services related to credit repair to the exempt organization; and

causing the exempt organization to pay the non-exempt organization under said agreement before all of said related credit repair services are fully rendered.

2. The method of using non-exempt organizations in the provision of credit repair services recited in claim 1 wherein the services related to credit repair is a license to use intellectual property rights.

3. The method of using non-exempt organizations in the provision of credit repair services recited in claim 1 wherein the services related to credit repair include identifying potential clients for credit repair services.

4. The method of using non-exempt organizations in the provision of credit repair services recited in claim 1 wherein said services related to credit repair are assisting clients in entering into contracts with the exempt organization for the provision of credit repair services, or the sale of such contracts to clients on behalf of the exempt organization.

5. The method of using non-exempt organizations in the provision of credit repair services recited in claim 1 wherein the services related to credit repair include managing administrative tasks related to credit repair services, but that do not involve actual provision of credit repair services by the non-exempt organization to clients.

6. The method of using non-exempt organizations in the provision of credit repair services recited in claim 1 wherein the said agreement directs said exempt organization to provide compensation directly to independent representatives of said non-exempt organizations.

7. The method of using non-exempt organizations in the provision of credit repair services recited in claim 1 wherein the non-exempt organization and some or all of its independent representatives are organized into a network marketing organization.

::ODMA\PCDOCS\BH01\332285\2